

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: ELZIE, DENNIS O	§ Case No. 09-15698
	§
	§
Debtor(s)	§

**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that BRADLEY J. WALLER, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn Street  
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:15am on 07/09/2010 in Courtroom 201, United States Courthouse, Will County Court Annex Building  
57 North Ottawa Street  
Joliet, IL 60432.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 05/21/2010 By: /s/BRADLEY J. WALLER  
Trustee

BRADLEY J. WALLER

2045 ABERDEEN COURT  
SYCAMORE, IL 60178  
(815) 748-0380

Certificate of Service, Page 2 of 8  
**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION**

In re: ELZIE, DENNIS O

§ Case No. 09-15698

§

§

§

Debtor(s)

**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

<i>The Final Report shows receipts of</i>	<i>\$</i> <u>5,002.10</u>
<i>and approved disbursements of</i>	<i>\$</i> <u>0.00</u>
<i>leaving a balance on hand of</i> <sup>1</sup>	<i>\$</i> <u>5,002.10</u>

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
N/A	

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
Trustee	<u>BRADLEY J. WALLER</u>	\$ <u>1,250.19</u>
Attorney for trustee	\$ _____	\$ _____
Appraiser	\$ _____	\$ _____
Auctioneer	\$ _____	\$ _____
Accountant	\$ _____	\$ _____
Special Attorney for trustee	\$ _____	\$ _____
Charges,	<u>U.S. Bankruptcy Court</u>	\$ _____
Fees,	<u>United States Trustee</u>	\$ _____
Other	\$ _____	\$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
-------------------------	-------------	-----------------

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

<i>Attorney for debtor</i>	\$ _____	\$ _____
<i>Attorney for</i>	\$ _____	\$ _____
<i>Accountant for</i>	\$ _____	\$ _____
<i>Appraiser for</i>	\$ _____	\$ _____
<i>Other</i>	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 30,278.93 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 11.9 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
1	<u>DISCOVER BANK</u>	\$ 2,369.32	\$ 281.84
2	AMERICAN INFOSOURCE LP AS AGENT FOR <u>TARGET</u>	\$ 1,092.44	\$ 129.96
3	Recovery Management Systems Corporation - <u>JCPenney</u>	\$ 1,069.62	\$ 127.23
4	<u>Dell Financial Services L.L.C.</u>	\$ 554.44	\$ 65.95
5	<u>Chase Bank USA, N.A.</u>	\$ 202.97	\$ 24.14
6	<u>Chase Bank USA, N.A.</u>	\$ 4,032.64	\$ 479.69
7	<u>Chase Bank USA, N.A.</u>	\$ 1,487.59	\$ 176.95
8	<u>Chase Bank USA, N.A.</u>	\$ 1,017.73	\$ 121.06
9	<u>US Bank</u>	\$ 464.36	\$ 55.24
10	PYOD LLC i assignee of <u>Citibank</u>	\$ 79.40	\$ 9.44

11	PYOD LLC assignee of <u>Citibank</u>	\$ 98.42	\$ 11.71
12	PYOD LLC assignee of <u>Citibank</u>	\$ 619.01	\$ 73.63
13	<u>US Bank N.A.</u>	\$ 2,974.46	\$ 353.81
14	<u>US Bank N.A.</u>	\$ 2,111.72	\$ 251.19
15	Recovery Management <u>Systems Corporation</u>	\$ 879.46	\$ 104.61
16	Recovery Management <u>Systems Corporation</u>	\$ 5,201.09	\$ 618.67
17	<u>FIA CARD SERVICES, NA/BANK OF AMERICA</u>	\$ 2,584.48	\$ 307.43
18	<u>FIA CARD SERVICES, NA/BANK OF AMERICA</u>	\$ 3,439.78	\$ 409.16

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.

Prepared By: /s/BRADLEY J. WALLER  
Trustee, Bradley J. Waller

**BRADLEY J. WALLER**

2045 ABERDEEN COURT  
SYCAMORE, IL 60178  
(815) 748-0380

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Case 09-15698 Doc 26 Filed 06/16/10 Entered 08/01/10 14:56:09 Desc 4th page  
 Case 09-15698 Doc 61 Filed 06/16/10 Entered 08/01/10 14:56:09 Desc 4th page  
 Chap7/Ind Assets: Notice Recipients Page 6 of 6 Page 1 of 1

**Notice Recipients**

District/Off: 0752-1  
 Case: 09-15698

User: sdaniel  
 Form ID: b9a

Date Created: 5/1/2009  
 Total: 46

**Recipients submitted to the BNC (Bankruptcy Noticing Center):**

db	Dennis O Elzie	304 Honeytree	Romeoville, IL 60446		
tr	Bradley J Waller	Klein Stoddard Buck Waller & Lewis LLC		2045 Aberdeen Court	Sycamore, IL
aty	Martin Lear	Legal Helpers	233 S Wacker Drive, Suite 5150	Chicago, IL 60606	
13856542	American General Finance	Po Box 3121	Evansville, IN 47731		
13856543	Bac Fleet Bankcard	Po Box 26012	Greensboro, NC 27420		
13856544	Bank Of America	Nc4-105-03-14	4161 Piedmont Pkwy	Greensboro, NC 27420	
13856545	Capital One Bank	Attn: C/O TSY'S Debt Management	Po Box 5155	Norcross, GA 30091	
13856546	Chase	Attn: Bankruptcy Dept	Po Box 100018	Kennesaw, GA 30156	
13856549	Chase BP	Attention: Bankruptcy Department	Po Box 100018	Kennesaw, GA 30156	
13856548	Chase Bank	131 South Dearborn Street	Floor 5	Chicago, IL 60603	
13856547	Chase Cc	Attention: Bankruptcy Department	Po Box 15298	Wilmington, DE 19850	
13856550	Citibank Usa	Attn.: Centralized Bankruptcy	Po Box 20507	Kansas City, MO 64195	
13856551	Conseco Finance	Po Box 6154	Rapid City, SD 57709		
13856552	Consecofin	345 St Peter/900 Landmk	Saint Paul, MN 55102		
13856553	Cpu citi	Attn: Centralized Bankruptcy	Po Box 20507	Kansas City, MO 64195	
13856554	Dell Financial Services	Attn: Bankruptcy Dept.	12234 North Ih 35	Austin, TX 78753	
13856555	Direct Merchants Bank	Card Member Services - GSC	Po Box 5246	Carol Stream, IL 60197	
13856556	Discover Fin Svcs Llc	Po Box 15316	Wilmington, DE 19850		
13856557	E trade	2730 Liberty Ave	Pittsburgh, PA 15222		
13856558	Eagleviewfcu	1233 Westbank Expy	Harvey, LA 70058		
13856560	GEMB Walmart	Attention: Bankruptcy	Po Box 103106	Roswell, GA 30076	
13856559	Ge Capital Credit Card	Attn: Bankruptcy	Po Box 103106	Roswell, GA 30076	
13856561	Gemb jcp	Attention: Bankruptcy	Po Box 103106	Roswell, GA 30076	
13856562	Gemb tweeter	Po Box 981439	El Paso, TX 79998		
13856563	HSBC	Attn: Bankruptcy	Po Box 5213	Carol Stream, IL 60197	
13856564	HSBC	Hsbc Retail Services	Attention: Bankru	Po Box 15522	Wilmington, DE 19850
13856565	Hsbc Bank	Attn: Bankruptcy	Po Box 5253	Carol Stream, IL 60197	
13856566	Hsbc suzki	Po Box 703	Wood Dale, IL 60191		
13856567	Industrial Accep Corp	138 Orange Street	New Haven, CT 06510		
13856568	Kohls	Attn: Recovery	Po Box 3120	Milwaukee, WI 53201	
13856569	Ledford and Wu	200 S. Michigan Ave	Chicago, IL 60604		
13856570	Lvnr Funding Llc	Po Box 740281	Houston, TX 77274		
13856571	Macys fdsb	Macy's Bankruptcy	Po Box 8053	Mason, OH 45040	
13856572	National City Card Ser	K-a16-2j	Kalamazoo, MI 49009		
13856573	Prsm/cbsd	Po Box 6497	Sioux Falls, SD 57117		
13856574	Rshk/cbsd	Attn.: Centralized Bankruptcy	Po Box 20507	Kansas City, MO 64195	
13856576	Sears/cbsd	701 East 60th St N	Sioux Falls, SD 57117		
13856575	Sears/cbsd	Sears Bankruptcy Recovery	7920 Nw 110th St	Kansas City, MO 64101	
13856577	Shell Oil / Citibank	Attn.: Centralized Bankruptcy	Po Box 20507	Kansas City, MO 64195	
13856578	Sunwest Fcu	11839 N 28th Dr	Phoenix, AZ 85029		
13856579	Tnb-visa	Po Box 9475	Minneapolis, MN 55440		
13856580	United Consumer Financial Services	865 Bassett Rd	Westlake, OH 44145		
13856581	Us Bank	Attn: Bankruptcy Dept.	P.O. Box 5229	Cincinnati, OH 45201	
13856582	Us Bank/na Nd	4325 17th Ave S	Fargo, ND 58125		
13856583	Washington Mutual / Providian	Attn: Bankruptcy Dept.	Po Box 10467	Greenville, SC 29603	
13856584	Wells Fargo Hm Mortgag	Attention: Bankruptcy Department	MAC-X	3476 Stateview Blvd	Fort Mill, SC 29715

TOTAL: 46

**CERTIFICATE OF NOTICE**District/off: 0752-1  
Case: 09-15698User: wepps  
Form ID: pdf006Page 1 of 2  
Total Noticed: 57

Date Rcvd: Jun 16, 2010

The following entities were noticed by first class mail on Jun 18, 2010.

db +Dennis O Elzie, 304 Honeytree, Romeoville, IL 60446-1021  
 aty +Martin A. Lear, Law Offices of Ernesto D. Borges, 105 West Madison, 23rd Floor, Chicago, IL 60602-4647  
 tr +Bradley J Waller, Klein Stoddard Buck Waller & Lewis LLC, 2045 Aberdeen Court, Sycamore, IL 60178-3140  
 13856543 +Bac Fleet Bankcard, Po Box 26012, Greensboro, NC 27420-6012  
 13856544 +Bank Of America, Nc4-105-03-14, 4161 Piedmont Pkwy, Greensboro, NC 27410-8110  
 13856545 +Capital One Bank, Attn: C/O TSYs Debt Management, Po Box 5155, Norcross, GA 30091-5155  
 13856546 +Chase, Attn: Bankruptcy Dept., Po Box 100018, Kennesaw, GA 30156-9204  
 13856549 +Chase BP, Attention: Bankruptcy Department, Po Box 100018, Kennesaw, GA 30156-9204  
 13856548 +Chase Bank, 131 South Dearborn Street, Floor 5, Chicago, IL 60603-5571  
 14351746 Chase Bank USA, N.A., Po Box 15145, Wilmington, DE 19850-5145  
 14412294 +Chase Bank USA.N.A., c/o Creditors Bankruptcy Service, P O Box 740933, Dallas, TX 75374-0933  
 13856547 +Chase Cc, Attention: Bankruptcy Department, Po Box 15298, Wilmington, DE 19850-5298  
 13856550 +Citibank Usa, Attn.: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507  
 13856552 Consoefin, 345 St Peter/900 Landmk, Saint Paul, MN 55102  
 13856553 +Cpu citi, Attn: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507  
 13856554 +Dell Financial Services, Attn: Bankruptcy Dept., 12234 North Ih 35, Austin, TX 78753-1724  
 14329103 Dell Financial Services L.L.C., c/o Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390  
 13856555 +Direct Merchants Bank, Card Member Services - GSC, Po Box 5246, Carol Stream, IL 60197-5246  
 13856557 +E trade, 2730 Liberty Ave, Pittsburgh, PA 15222-4704  
 13856558 +Eagleviewfcu, 1233 Westbank Expy, Harvey, LA 70058-4462  
 13856551 ++GREENTREE SERVICING LLC, BANKRUPTCY DEPARTMENT, P O BOX 6154, RAPID CITY SD 57709-6154  
 (address filed with court: Conseco Finance, Po Box 6154, Rapid City, SD 57709)  
 13856563 +HSBC, Attn: Bankruptcy, Po Box 5213, Carol Stream, IL 60197-5213  
 13856564 ++HSBC BANK, ATTN BANKRUPTCY DEPARTMENT, PO BOX 5213, CAROL STREAM IL 60197-5213  
 (address filed with court: HSBC, Hsbc Retail Services Attention: Bankru, Po Box 15522, Wilmington, DE 19850)  
 13856565 +Hsbc Bank, Attn: Bankruptcy, Po Box 5253, Carol Stream, IL 60197-5253  
 13856566 +Hsbc suzki, Po Box 703, Wood Dale, IL 60191-0703  
 13856567 +Industrial Accep Corp, 138 Orange Street, New Haven, CT 06510-3121  
 13856569 +Ledford and Wu, 200 S. Michigan Ave, Chicago, IL 60604-2402  
 13856571 +Macys fdsb, Macy's Bankruptcy, Po Box 8053, Mason, OH 45040-8053  
 13856572 National City Card Ser, K-a16-2j, Kalamazoo, MI 49009  
 14530947 +PYOD LLC its successors and assigns as assignee of, Citibank, c/o Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008  
 13856573 +Prsm/cbsd, Po Box 6497, Sioux Falls, SD 57117-6497  
 13856574 +Rshk/cbsd, Attn.: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507  
 13856576 +Sears/cbsd, 701 East 60th St N, Sioux Falls, SD 57104-0432  
 13856575 +Sears/cbsd, Sears Bankruptcy Recovery, 7920 Nw 110th St, Kansas City, MO 64153-1270  
 13856577 +Shell Oil / Citibank, Attn.: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507  
 13856578 +Sunwest Fcu, 11839 N 28th Dr, Phoenix, AZ 85029-3313  
 13856579 +Tnb-visa, Po Box 9475, Minneapolis, MN 55440-9475  
 14615246 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
 (address filed with court: US Bank N.A., POB 5229, Cincinnati, OH 45201-5229)  
 13856581 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
 (address filed with court: Us Bank, Attn: Bankruptcy Dept., P.O. Box 5229, Cincinnati, OH 45201)  
 13856582 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
 (address filed with court: Us Bank/na Nd, 4325 17th Ave S, Fargo, ND 58125)  
 13856580 +United Consumer Financial Services, 865 Bassett Rd, Westlake, OH 44145-1194  
 13856583 +Washington Mutual / Providian, Attn: Bankruptcy Dept., Po Box 10467, Greenville, SC 29603-0467  
 13856584 +Wells Fargo Hm Mortgag, Attention: Bankruptcy Department MAC-X, 3476 Stateview Blvd, Fort Mill, SC 29715-7203

The following entities were noticed by electronic transmission on Jun 16, 2010.

aty +E-mail/Text: notice@billbusters.com Martin A. Lear,  
 Law Offices of Ernesto D. Borges, 105 West Madison, 23rd Floor, Chicago, IL 60602-4647  
 14275457 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jun 17 2010 02:14:34  
 AMERICAN INFOSOURCE LP AS AGENT FOR, TARGET, PO Box 248838, Oklahoma City, OK 73124-8838  
 13856542 +E-mail/PDF: CEP@AGFINANCE.COM Jun 17 2010 02:16:59 American General Finance, Po Box 3121, Evansville, IN 47731-3121  
 14275060 E-mail/PDF: mrdiscen@discoverfinancial.com Jun 17 2010 02:15:01 DISCOVER BANK,  
 DFS Services LLC, PO Box 3025, New Albany, Ohio 43054-3025  
 13856556 +E-mail/PDF: mrdiscen@discoverfinancial.com Jun 17 2010 02:15:01 Discover Fin Svcs Llc,  
 Po Box 15316, Wilmington, DE 19850-5316  
 14644190 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jun 17 2010 02:14:34  
 FIA CARD SERVICES, NA/BANK OF AMERICA, BY AMERICAN INFOSOURCE LP AS ITS AGENT, PO Box 248809, Oklahoma City, OK 73124-8809  
 13856560 +E-mail/PDF: gecsedci@recoverycorp.com Jun 17 2010 02:19:58 GEMB Walmart,  
 Attention: Bankruptcy, Po Box 103106, Roswell, GA 30076-9106  
 13856559 +E-mail/PDF: gecsedci@recoverycorp.com Jun 17 2010 02:19:59 Ge Capital Credit Card,  
 Attn: Bankruptcy, Po Box 103106, Roswell, GA 30076-9106  
 13856561 +E-mail/PDF: gecsedci@recoverycorp.com Jun 17 2010 02:19:58 Gemb jcp, Attention: Bankruptcy,  
 Po Box 103106, Roswell, GA 30076-9106  
 13856562 +E-mail/PDF: gecsedci@recoverycorp.com Jun 17 2010 02:19:59 Gemb tweeter, Po Box 981439,  
 El Paso, TX 79998-1439  
 13856568 +E-mail/PDF: cr-bankruptcy@kohls.com Jun 17 2010 02:17:18 Kohls, Attn: Recovery,  
 Po Box 3120, Milwaukee, WI 53201-3120

District/off: 0752-1  
Case: 09-15698

User: wepps  
Form ID: pdf006

Page 2 of 2  
Total Noticed: 57

Date Rcvd: Jun 16, 2010

The following entities were noticed by electronic transmission (continued)

13856570	+E-mail/Text: resurgentbknotifications@resurgent.com Po Box 740281, Houston, TX 77274-0281	Lvnv Funding Llc,
14280563	+E-mail/PDF: rmscedi@recoverycorp.com Jun 17 2010 02:20:02 Recovery Management Systems Corporation, For Capital Recovery III LLC, As Assignee of GE Capital - JC Penney Co, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605	
14639170	+E-mail/PDF: rmscedi@recoverycorp.com Jun 17 2010 02:20:01 Recovery Management Systems Corporation, For GE Money Bank, dba WALMART, 25 SE 2nd Ave Ste 1120, Miami FL 33131-1605	
14639171	+E-mail/PDF: rmscedi@recoverycorp.com Jun 17 2010 02:20:00 Recovery Management Systems Corporation, For GE Money Bank, dba CARE CREDIT/GEMB, 25 SE 2nd Ave Ste 1120, Miami FL 33131-1605	

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 18, 2010

Signature:

